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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of
John P. PETTITT

Confirmation No.: 5428

Serial No.: 09/442,106

Group Art Unit: 3625

Filed: November 17, 1999

Examiner: Yogesh C. Garg

For: METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD
TRANSACTION OVER A COMPUTER NETWORK

Commissioner for Patents
Washington, D.C. 20231

RESPONSE

Sir:

In response to the Office Action mailed May 16, 2002 (Paper No. 6), please
amend this application as indicated below.

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JUL 31 2002

GROUP 3600

In the Claims:

Amend the Claims as follows. A marked-up copy of the amended claims is
attached, showing all changes made.

- 1 27.1/ (Amended) A method as recited in claim 24 wherein the steps of creating and
2 storing further include:
3 obtaining other transactions utilizing an Internet address that is identified with the
4 credit card transaction;
5 constructing a map of credit card transactions based upon the other transactions;
6 utilizing the map of credit card transactions to determine if the credit card
7 transaction is valid.

Ser. No. 09/442,106—Pettitt—GAU 3625 (Y. Garg)
Attorney Docket No. 53588-0025